

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Karen Lee Golik
Debtor(s)

Bankruptcy Case No.: 19-24312-GLT
Issued Per 3/12/2020 Proceeding
Chapter: 13
Docket No.: 39 – 16
Concil. Conf.: June 11, 2020 at 03:00 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated December 2, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jun. 11, 2020 at 03:00 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

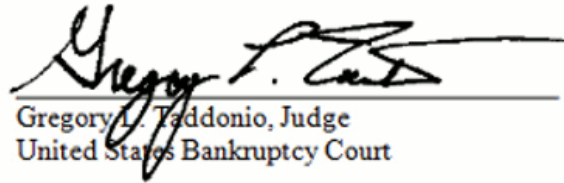
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: March 16, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Karen Lee Golik
 Debtor

Case No. 19-24312-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 149

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 Total Noticed: 27

Date Rcvd: Mar 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2020.

db +Karen Lee Golik, 1321 Jeffrey Drive, Irwin, PA 15642-1417
 cr +Bank of America, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,
 Boca Raton, FL 33487-2853
 15151590 +Bank of America, c/o Reverse Mortgage Solutions, 14405 Walters Road, Suite 200,
 Houston, TX 77014-1345
 15170194 +COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
 15151596 +Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
 15166883 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
 15151598 +Rushmore Loan Mgmt Srvc, Attn: Bankruptcy, Po Box 55004, Irvine, CA 92619-5004
 15151599 +Shanny Myers, 133 Gaither Drive Suite F, Mount Laurel, NJ 08054-1710
 15151600 +Shelley Buchanan-Krause Tax Collector, 11279 Center Highway, Irwin, PA 15642-5312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 17 2020 04:01:00
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15151592 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 17 2020 03:56:33 Comenity Bank/Bon Ton,
 Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 15151593 E-mail/Text: mrdiscen@discover.com Mar 17 2020 03:56:20 Discover Financial,
 Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
 15156341 E-mail/Text: mrdiscen@discover.com Mar 17 2020 03:56:20 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 15151594 E-mail/Text: bankruptcynotice@fcbanking.com Mar 17 2020 03:56:21 First Commonwealth Bank,
 Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
 15151595 +E-mail/PDF: pa_dc_claims@navient.com Mar 17 2020 04:01:41 Navient, Attn: Bankruptcy,
 Po Box 9640, Wilkes-Barre, PA 18773-9640
 15151597 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 17 2020 04:00:28
 Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
 15172490 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 17 2020 04:01:40
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 15177022 E-mail/Text: bnc-quantum@quantum3group.com Mar 17 2020 03:56:37
 Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788,
 Kirkland, WA 98083-0788
 15179198 E-mail/Text: bnc-quantum@quantum3group.com Mar 17 2020 03:56:37
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 15151601 +E-mail/Text: bankruptcy@sw-credit.com Mar 17 2020 03:56:56 Southwest Credit Systems,
 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
 15151854 +E-mail/PDF: gecsedirecoverycorp.com Mar 17 2020 04:00:51 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15151591 E-mail/PDF: gecsedirecoverycorp.com Mar 17 2020 04:00:22
 Synchrony Bank/Care Credit Credit Card, P.O. Box 965012, Orlando, FL 32896-5012
 15151602 E-mail/PDF: gecsedirecoverycorp.com Mar 17 2020 04:00:22 Synchrony Bank/JP Penny,
 P.O. Box 960090, Orlando, FL 32896-0090
 15151603 +E-mail/Text: rmcbknotices@wm.com Mar 17 2020 03:57:30 Waste Management, 310 Ledger Road,
 Irwin, PA 15642-1148
 15151604 E-mail/Text: bankruptcy@firstenergycorp.com Mar 17 2020 03:57:02 West Penn Power,
 P.O. box 3615, Akron, OH 44309-3615
 15172226 +E-mail/Text: bankruptcy@firstenergycorp.com Mar 17 2020 03:57:02 West Penn Power,
 5001 NASA Blvd, Fairmont WV 26554-8248
 15151605 E-mail/Text: documentfiling@lciinc.com Mar 17 2020 03:56:16 Xfinity/Comcast,
 P.O. box 3001, Southeastern, PA 19398-3001

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wilmington Savings Fund Society, FSB, d/b/a Christ

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dbas
Form ID: 149

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Total Noticed: 27

Date Rcvd: Mar 16, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2020 at the address(es) listed below:

David A. Colecchia on behalf of Debtor Karen Lee Golik colecchia542@comcast.net,
dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;rjuliano@my-lawyers.us;ekud
lock@my-lawyers.us
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com
Justin P. Schantz on behalf of Debtor Karen Lee Golik jschantz@my-lawyers.us,
colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;rjulia
no@my-lawyers.us;ekudlock@my-lawyers.us
Kevin M BATTERY on behalf of Creditor Bank of America, N.A. kbattery@rascrane.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6